

Information to identify the case:

Debtor 1	<u>Eric D. Clarke</u>	Social Security number or ITIN	xxx-xx-8750
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-21927-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric D. Clarke

7/19/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Eric D. Clarke
DebtorCase No. 13-21927-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

db +Eric D. Clarke, 829 Carnival Way, Pittsburgh, PA 15210-1003
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13630559 Moon Area School District, c/o Keystone Municipal Collections, 118 Wendel Road,
 Irwin, PA 15642
 13630560 Moon Township, c/o Keystone Municipal Collections, 118 Wendel Road, Irwin, PA 15642
 13712661 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 PO Box 630267, Irving, TX 75063)
 13630561 People Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 20 2018 02:27:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13630554 +EDI: CAPITALONE.COM Jul 20 2018 06:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13630555 +EDI: CHASE.COM Jul 20 2018 06:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 13630556 +EDI: RMSC.COM Jul 20 2018 06:03:00 Geocrb/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 13709490 EDI: RESURGENT.COM Jul 20 2018 06:03:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13630558 +EDI: RESURGENT.COM Jul 20 2018 06:03:00 Lvnv Funding Llc, Po Box 740281,
 Houston, TX 77274-0281
 13699531 EDI: PRA.COM Jul 20 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13630562 +E-mail/Text: nod.referrals@fedpne.com Jul 20 2018 02:26:54 Phelan Hallinan & Schmieg, LLP,
 c/o Francis S. Hallinan, 1617 John F. Kennedy Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 13630563 +EDI: DRIV.COM Jul 20 2018 06:03:00 Santander Consumer USA, PO Box 660633,
 Dallas, TX 75266-0633
 13639596 EDI: DRIV.COM Jul 20 2018 06:03:00 Santander Consumer USA, P.O. Box 560284,
 Dallas, TX 75356-0284

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HRB MORTGAGE HOLDINGS LLC
 intp Nationstar Mortgage, LLC
 13630557 ##+H & R Block Bank, A Federal Savings Bank, co Nationstar Mortgage LLC, Attn: Bankruptcy,
 350 Highland Drive, Lewisville, TX 75067-4177

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 3180W

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Total Noticed: 17

Date Rcvd: Jul 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Eric D. Clarke keenan662@gmail.com, melindap662@gmail.com
Daniel Brett Sullivan on behalf of Interested Party Nationstar Mortgage, LLC
BNCmail@w-legal.com, DanS@w-legal.com
James Warmbrodt on behalf of Creditor HRB MORTGAGE HOLDINGS LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor HRB MORTGAGE HOLDINGS LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7